



Life insurance

# Save time and help keep sales moving with **TeleApp**

Program guide



Your clients want a smooth purchase experience. And you want to provide a quick, efficient process. **We can help you do just that by conducting the personal history portion of the application for you.**

## Five easy steps

1 **Complete Part A (Part I) of the application** and obtain Part C signatures. Determine if the client would prefer to submit the personal history portion of the application online or by scheduling a telephone interview. Explain the interview process to your client.

2 **Order Part B by using our convenient online tool** to request the personal history portion of the application, or contact our TeleApp department to request it. Once we receive the notification, we'll automatically send the client an email with the online Part B link.\*

- Follow up reminder emails will be sent to clients at five and 10 days (field office contacts originally listed on the application/Part B Request form will also be copied on the emails).
- If the online Part B isn't completed within 30 days, the link will expire.

*The personal history portion of the application is Part B of the application.*

If your client prefers to complete Part B by phone, select the phone option when completing the Part B Request form. An experienced Principal medical application specialist will call them within 1-2 business days to complete the lifestyle and medical history information.

3 **Once your client has completed Part B**, they'll receive an email link to eSign the document.

4 **Submit the initial application** and include other required forms such as supplemental applications, illustrations, blood consent, HIPPA, and Financial Professional Report.

5 **After your client has eSigned the Part B**, and the rest of the application has been received, a copy will be available on Principal.com under "Client Correspondence."

\* Must be able to read, speak, and understand English.

# Schedule time to complete the **personal history** portion of the application.

**Choose for the proposed insured to complete the personal history online or by phone. Here's how:**



Navigate to [insurance.finpro.principal.com/request-part-b](https://insurance.finpro.principal.com/request-part-b) and complete the Request Part B form

When scheduling, provide:

- Financial professional's name, email address, and telephone number (no toll free numbers or extensions)
- Proposed insured's name and date of birth
- Products and total amounts applied for
- Signature state (the signing state)
- Proposed insured's telephone number (no toll-free numbers or extensions)
- Proposed insured's email address

A confirmation number is sent by email to the field office contact when the Request Part B form is submitted.

## **Prepare your clients.**



Let your clients know it takes approximately 30 minutes to complete the personal history. Phone interviews will require additional time due to the amount of information being discussed with your client. The personal history portion of the application covers the following topics:

- General activities and health habits
- Annual income and net worth information
- Foreign travel history for the last five years
- Names and dosages for all medications currently being taken
- Names, addresses, and phone numbers of medical providers
- Approximate dates of any injuries, surgeries, emergency room visits, hospitalizations, illnesses, or conditions

# Have questions? **We have answers.**

**Q | Is there a cost to me?**

**A |** No, there's no cost to the financial professional for this service.

**Q | How do my clients receive their links to complete the personal history portion (Part B) online?**

**A |** When the Part B is requested using our online Part B Request form, the link for online access is automatically emailed to them.

**Q | Can my client complete the Part B before the paperwork is received at the home office?**

**A |** Yes!

**Q | Can someone other than the proposed insured complete Part B?**

**A |** The personal history must be completed by the proposed insured, even if the insured isn't the owner. The exception is when the proposed insured is a juvenile. Juvenile questionnaires (under age 18) must be completed by a parent or legal guardian of the proposed insured.

**Q | Will my client also have to answer similar questions from the paramedical (paramed) examiner?**

**A |** Most applicants will only be required to have a blood profile, urinalysis, and mini exam and will not need to complete the medical questions on the paramed exam form. In a small number of cases, a client will need to complete the paramed medical questions. And since the personal history is made part of the legal contract, we'll also need to collect this information. Contact the National Sales Desk at 800-654-4278 if you have questions regarding medical requirements for your specific application.

**Q | If I select for my client to receive a phone call, when will they be called?**

**A |** We'll call within 1-2 business days of the request Part B form being submitted. However, your client can also call TeleApp at 888-835-3277 anytime during normal business hours—no appointment is needed. For added convenience, your client will also receive an email from us with a link to access and complete Part B online at their convenience.

## Stay informed.

You can access your pending business at any time to monitor the status of the personal information questionnaire.

**Q | What if my client misses their requested phone call?**

**A |** We'll call the primary phone number provided for the proposed insured and leave a message, if unavailable. That same day, they'll receive a welcome email from us that includes an overview of the process and contact information for the Part B. The email will also contain a link for accessing Part B online. An additional email reminder is sent to the proposed insured five days later and again on the 10th business day. If the proposed insured doesn't complete Part B after these attempts, no additional reminders will be sent; however, Part B will continue to be accessible, and the proposed insured can go online or call to complete it. (The primary field office contact is blind copied on all client email reminders sent from the TeleApp team.)

**Q | How do I know the interview will be handled professionally and effectively?**

**A |** We're committed to protecting your relationship with your client. Our medical application specialists complete a thorough training program prior to having contact with clients. And they're part of a dedicated team at Principal whose sole responsibility is to complete the personal history portion of the application.

**Q | How do the medical application specialists know what to ask?**

**A |** They ask all questions on Part B of the application and enter the client's responses in our system. Our state-of-the-art responsive program monitors the responses and prompts the specialist to gather applicable details when needed, based on your client's response.

**Q | Can I send the Request Part B form and order even if I don't have all of my client's information?**

**A |** It's recommended that all information be provided so we can confirm it with your client. We cannot order routine medical requirements unless we're provided with all of the information asked for when the Part B is being requested.

**Q | Can my client call to schedule and complete the Part B?**

**A |** We can work directly with the proposed insured to set up and complete Part B. However, it's beneficial for you to complete the Request Part B form first to ensure the correct information regarding the application and medical requirements is provided.

**Q | I have questions about the personal history portion of the application and also about the paperwork. Can I ask a medical application specialist about that?**

**A |** Call any medical application specialist with questions about the personal history. For questions regarding the application and other related items, call the National Sales Desk, 800-654-4278. The TeleApp team cannot answer questions related to pre-sale or post-sale marketer support.

**Q | What if I want to use my favorite paramed office or examiner?**

**A |** We can send specific instructions to our paramed vendors.

**Q | What time will the medical exam be?**

**A |** We send exam requests electronically to the paramed vendors. They will contact your client directly within one to three business days to set the exam date and time. We can relay a special request for a date and time but cannot guarantee or confirm it. To check the exam status, contact your case coordinator.

**Q | My client is applying for policies with Principal and another company. Can I order my medical requirements for both applications through you?**

**A |** We can only order your application requirements for Principal. To save your client the inconvenience of more than one medical exam, some companies will allow the results to be shared, some do not. Product types and amounts dictate the types of exams and tests that are required. It is recommended that you order the medical exam through the company with the most medical requirements. Check with your underwriter for any additional requirements Principal may have and/or if the medical exam results may be shared.

**Q | Why can't you order the medical exam for an adjustment application?**

**A |** Adjustment applications and additional insurance programs have specific requirements and need to be handled on a case-by-case basis. We can only transmit requests for the initial routine requirements for new business, not specific tests. Check with your underwriter or case coordinator for those requirements and ways to order them.



*Whether the Part B is completed online or by telephone, our reflexive questions provide the underwriters with additional insight into medical impairments that the traditional application process doesn't allow. That means less back and forth between your client and underwriting to clarify vague paper application medical questions, fewer routine requirements, and reduced APS ordering.*

Principal Under**Right**<sup>SM</sup> Fast. Easy. **Just Right.**





Learn more

Call TeleApp at 888-835-3277, or 800-654-4278 for direct access to your home office case manager or underwriter. Visit us at [advisors.principal.com](https://advisors.principal.com).

<sup>1</sup> Some restrictions apply when using the online option, including the client having a valid email address. The online option is available in all states. It is available for use with combination applications of life/disability in all states except CA. The client must be able to speak, read, and understand English. If any of these requirements aren't met, you'll need to contact Principal to complete the questionnaire via a phone call or traditional paper application.



[principal.com](https://principal.com)

Principal National Life Insurance Company and Principal Life Insurance Company®, Des Moines, Iowa 50392.

Refer to our underwriting guide, BB10009, for information and requirements regarding the TeleApp program.

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